

In re:  
Gerald L. Popp, Jr.  
Debtor

Case No. 17-10583-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Feb 17, 2023

Form ID: 3180W

Total Noticed: 12

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Gerald L. Popp, Jr., 6213 Nathan Hale Court, Bensalem, PA 19020-1805
14204747	Finance of America Mortgage LLC, 15325 Fairfield Ranch d, Ste. 200, Chino Hills, CA 91709-8834
13938675	Patricia M. Mayer, Esquire, 301 Oxford Valley Rd., Ste. 203B, Yardley, PA 19067-7708
13930356	Yardley Commons Community Association, 300 South Main Street, Yardley, PA 19067

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Feb 18 2023 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
13858709	EDI: GMACFS.COM	Feb 18 2023 05:14:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
13871820	EDI: CAPITALONE.COM	Feb 18 2023 05:14:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13924320	^ MEBN	Feb 18 2023 00:10:05	Emergency Care Services of Pennsylvania, PC, PO Box 1123, Minneapolis, MN 55440-1123
13899320	Email/PDF: resurgentbknotifications@resurgent.com	Feb 18 2023 00:22:06	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13958678	EDI: PRA.COM	Feb 18 2023 05:14:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13956459	EDI: PENNDEPTREV	Feb 18 2023 05:14:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13956459	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2023 00:10:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13866845	+ EDI: WFFC2	Feb 18 2023 05:14:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

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13860259 \* Ally Financial, PO Box 130424, Roseville MN 55113-0004

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank NA andrew.spivack@brockandscott.com, wbefcf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Finance of America Mortgage LLC cmcmonganle@timoneyknox.com bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Finance of America East cmcmonganle@timoneyknox.com bkecf@sterneisenberg.com
HOWARD GERSHMAN	on behalf of Debtor Gerald L. Popp Jr. hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
JEROME B. BLANK	on behalf of Creditor Wells Fargo Bank NA jblank@pincuslaw.com
JILL MARIE FEIN	on behalf of Creditor Yardley Commons Community Association jfein@hillwallack.com lharkins@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor MidFirst Bank lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MARIO J. HANYON	on behalf of Creditor Wells Fargo Bank NA wbefcf@brockandscott.com, mario.hanyon@brockandscott.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
REGINA COHEN	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
STEFAN RICHTER	on behalf of Creditor Yardley Commons Community Association srichter@clemonslaw.com
THOMAS SONG	on behalf of Creditor Wells Fargo Bank NA tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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WILLIAM EDWARD MILLER

on behalf of Creditor Finance of America Mortgage LLC william.miller@padgettlawgroup.com  
bankruptcy@friedmanvartolo.com

TOTAL: 17

**Information to identify the case:**

Debtor 1	Gerald L. Popp Jr.		Social Security number or ITIN xxx-xx-1568
	First Name	Middle Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-10583-amc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald L. Popp Jr.

2/16/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**